



**Federal Emergency Management Agency  
Preliminary Flood Map  
Open House  
McHenry County, IL  
Nippersink Creek Watershed Project**



**FEMA**

**December 4, 2024**

# Today's Open House

## Review the new preliminary maps for your county

- View the flood risk for your property.
- Understand what these maps mean for you.



## Provide comments & feedback to your community officials

- Consolidated input will be sent to FEMA.



## Ask questions and learn more about:

- What property owners need to know.
- Next steps in the flood mapping process.
- Flood insurance.
- How to get more information.



**WELCOME!** During this Open House, experts are available to help you learn about your home's flood risk and what the updated maps mean for you.

**There is no formal presentation**

**Visit these stations to speak with experts on these topics**

### **Preliminary Map Updates**

Review your property on the updated map and understand the flood zone changes and process

### **Letters of Map Change (LOMC)**

Speak with a representative about Letters of Map Amendment (LOMA) check status or learn more

### **Floodplain Regulations**

Learn about building requirements in the Special Flood Hazard Area (SFHA)

### **Flood Insurance**

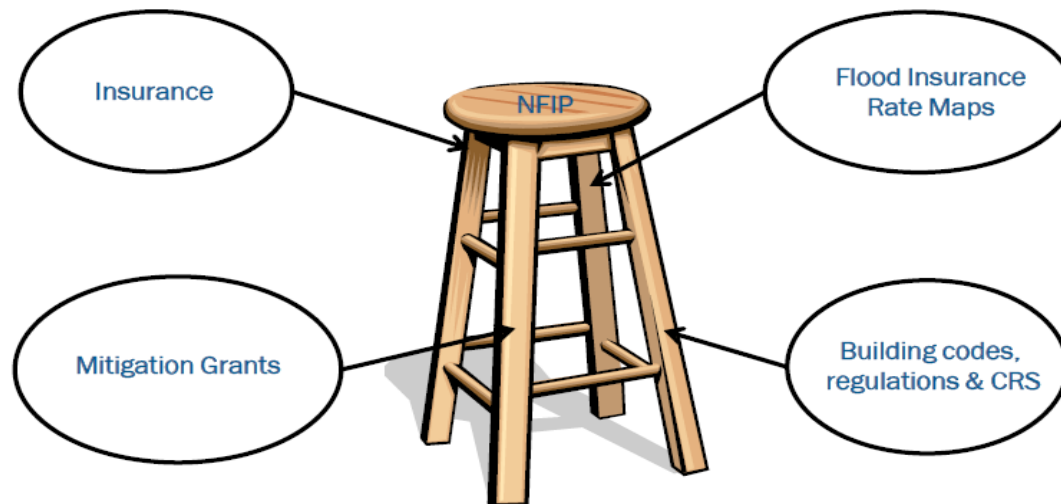
Understand flood insurance options and resources



# National Flood Insurance program (NFIP)

The NFIP balances four related program areas, each one supporting the others.

- Flood Insurance
- Flood Hazard Mapping
- Flood Mitigation Grants
- Floodplain Management and Regulations



# FEMA Risk MAP Program

## Risk Mapping, Assessment, and Planning (Risk MAP)

- Nationwide program - partnering with states & local communities.
- Program goals - to deliver quality data that:
  - Increases Public Awareness
  - Leads to Action and Mitigation Measures
  - Reduces Flood Risk



# Understanding Flood Risk

**DID YOU KNOW?** Flooding occurs in all 50 states with nearly **12.5 MILLION** square miles identified as **high-risk** areas.



**Floods are the #1 natural disaster in the U.S.**

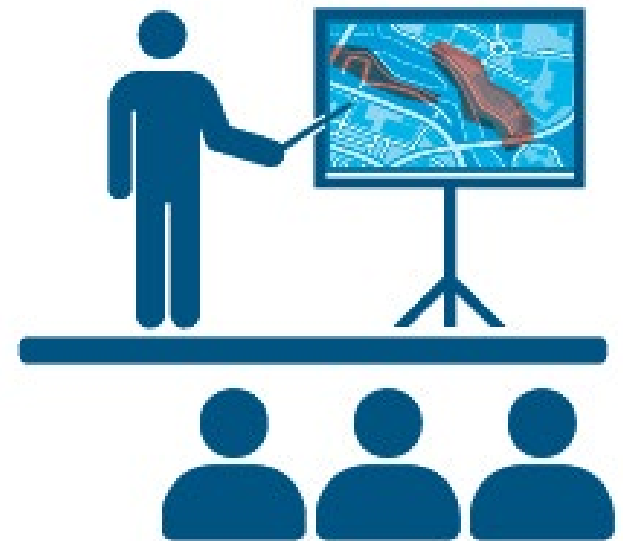


FEMA

**RiskMAP**  
Increasing Resilience Together

# What is a Flood Map?

**Flood Insurance Rate Maps (FIRMs)** are tools used to inform you, your community, insurance agents, and others about the local flood risk.



# Flood Maps Help Make Important Decisions



**Identify and  
Assess  
Flood Risk**



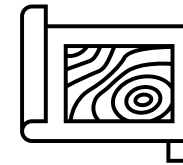
**Inform  
Mandatory  
Flood Insurance  
Requirements**



**Guide  
Local Land  
Use Decisions**



**Inform  
Engineers  
and  
Developers**



**Prepare  
Emergency  
Managers**



**FEMA**

**RiskMAP**  
Increasing Resilience Together



# Flood Risk Statistics

- If your property is in the **high-risk floodplain**, over the typical 30-year mortgage, you have a 26% chance of experiencing flood damages to your home.
- Everyone is at **some level of risk** to flooding. In fact, more than 40% of flood claims in the U.S. are outside the highest flood risk areas.



# Key Terms

- **FEMA** – Federal Emergency Management Agency
- **FIRM** – Flood Insurance Rate Map
- **FIS** – Flood Insurance Study report
- **Floodplain** – land area subject to flooding
- **Flood Zones** – used to designate different levels of flood risk
- **SFHA** - Special Flood Hazard Areas - the highest risk areas - areas that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year (sometimes referred to as the 100-year flood)
- **BFE** – Base Flood Elevation - the calculated water surface elevation expected during a 1% annual chance flood
- **PMR** - Physical Map Revision
- **LOMR** - Letter of Map Revision

# Flood Zones

The following are typical **flood zones** on your community's FIRM:

- **Zone AE**

- (Light blue shading) - Applied in areas subject to inundation by the 1-percent-annual-chance flood, sometimes referred to as the 100-year flood
- Base Flood Elevations (BFEs) are listed on the maps at cross-sections, at BFE lines, or under Zone AE Labels

- **Zone A**

- (Light blue shading) - Applied in areas subject to inundation by the 1-percent-annual-chance flood, sometimes referred to as the 100-year flood
- Base Flood Elevations (BFEs) are not listed on the maps

# Flood Zones (continued)

The following are typical **flood zones** on your community's FIRM:

- **Zone AO**

- (Light blue shading) The special flood hazard area that corresponds to the areas of 1% annual chance shallow flooding (Usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet

- **Zone X -**

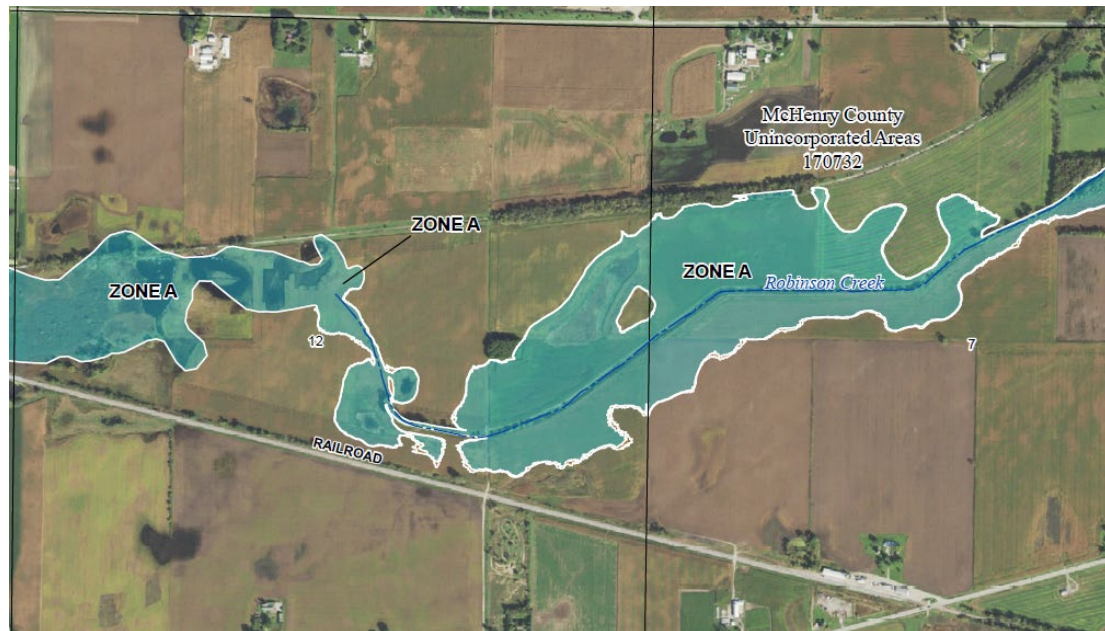
- (Orange shading) - Applied in areas subject to inundation by the 0.2-percent-annual-chance flood, sometimes referred to as the 500-year flood
- (No shading) - Areas of minimal flood hazard

# Flood Hazard Areas

## Special Flood Hazard Area (SFHA)

### High Risk Area

- Light blue shading
  - Mandatory flood insurance requirements may apply
  - Floodplain management regulations apply



# Flood Hazard Areas

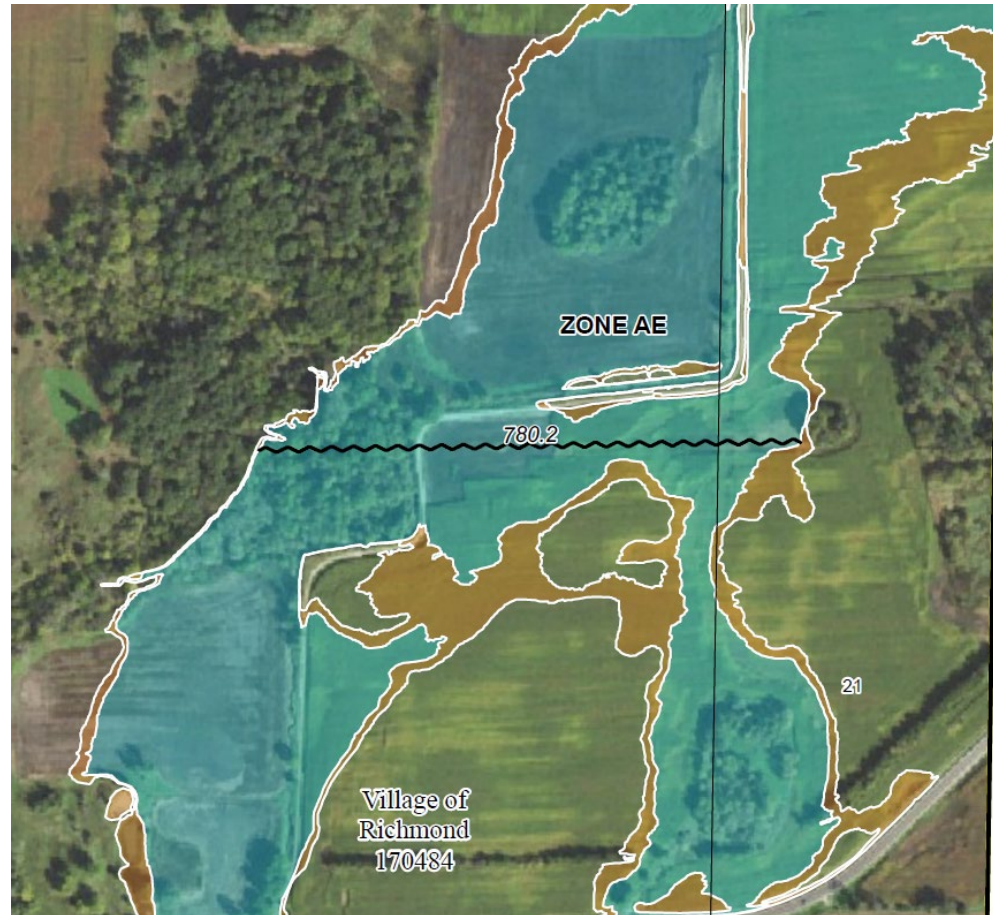
## Other Areas of Flood Hazard

### Moderate Risk Areas

- Orange shading

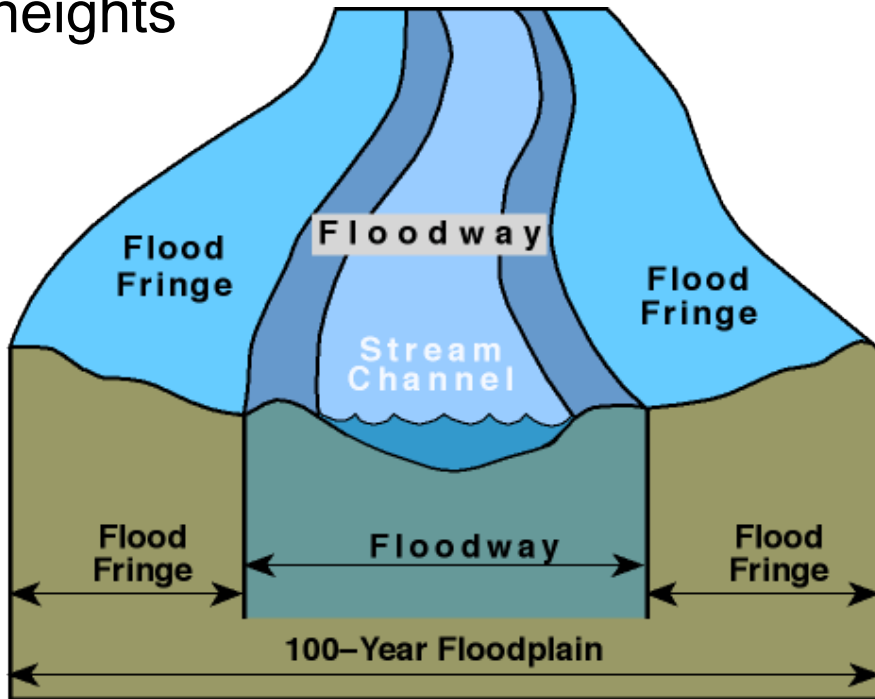
### Low Risk Areas

- No shading

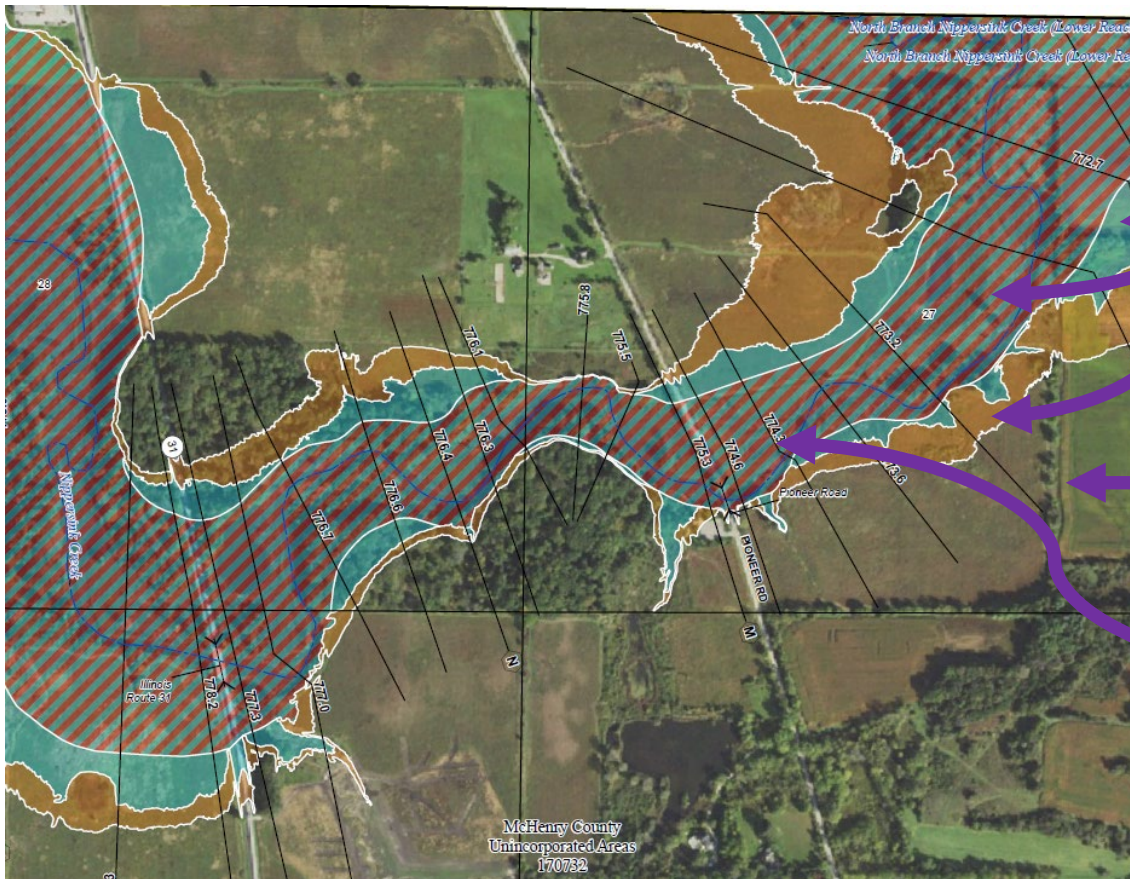


# What is the Floodway?

The **floodway** is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights



# Map Legend for Updated FIRMs

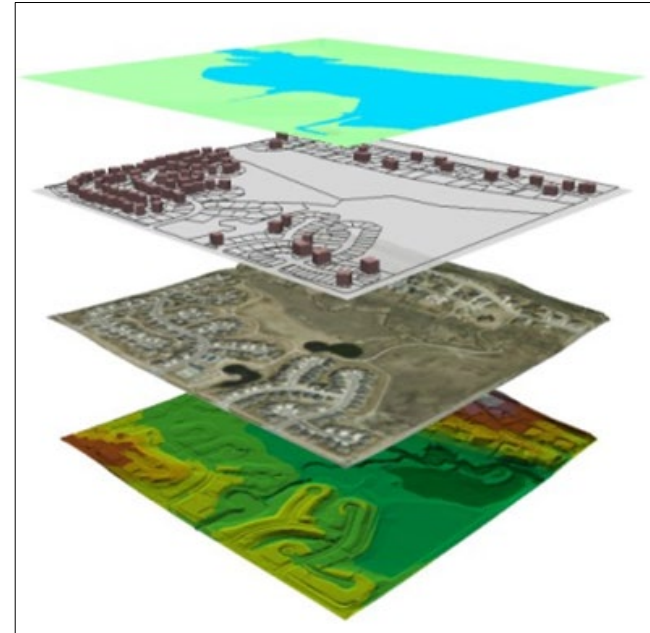


FLOOD HAZARD INFORMATION	
SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT	
THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT <a href="https://MSC.FEMA.GOV">HTTPS://MSC.FEMA.GOV</a>	
SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
	With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
OTHER AREAS OF FLOOD HAZARD	Regulatory Floodway
	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
	Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
	Area with Reduced Flood Risk due to Levee See Notes <i>Zone X</i>
	Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS	NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i>
	Area of Undetermined Flood Hazard <i>Zone D</i>
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Dam, Jetty, or Weir
	Levee, Dike or Floodwall
	<b>A</b> <b>12</b> <b>512</b> Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)
OTHER FEATURES	Coastal Transect
	Coastal Transect Baseline
	Profile Baseline
	Hydrographic Feature
	Base Flood Elevation Line (BFE)
Limit of Study	
Jurisdiction Boundary	



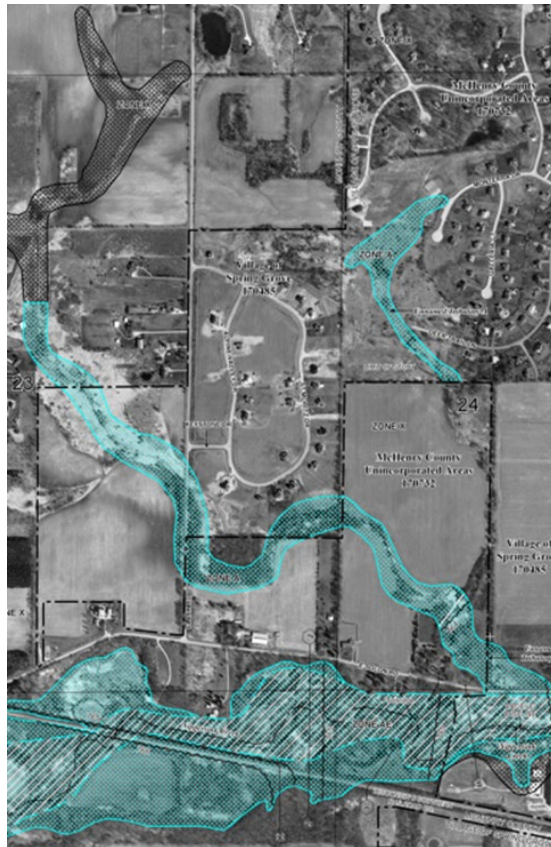
# Advantages of Digital Maps

- Maps are cartographically accurate
- Maps are easier to update
- Maps can be viewed on a web browser
- Digital FIRM data can be used with local digital data (such as a parcel layer or a zoning layer)



# New panels include the new studies and an updated photo basemap

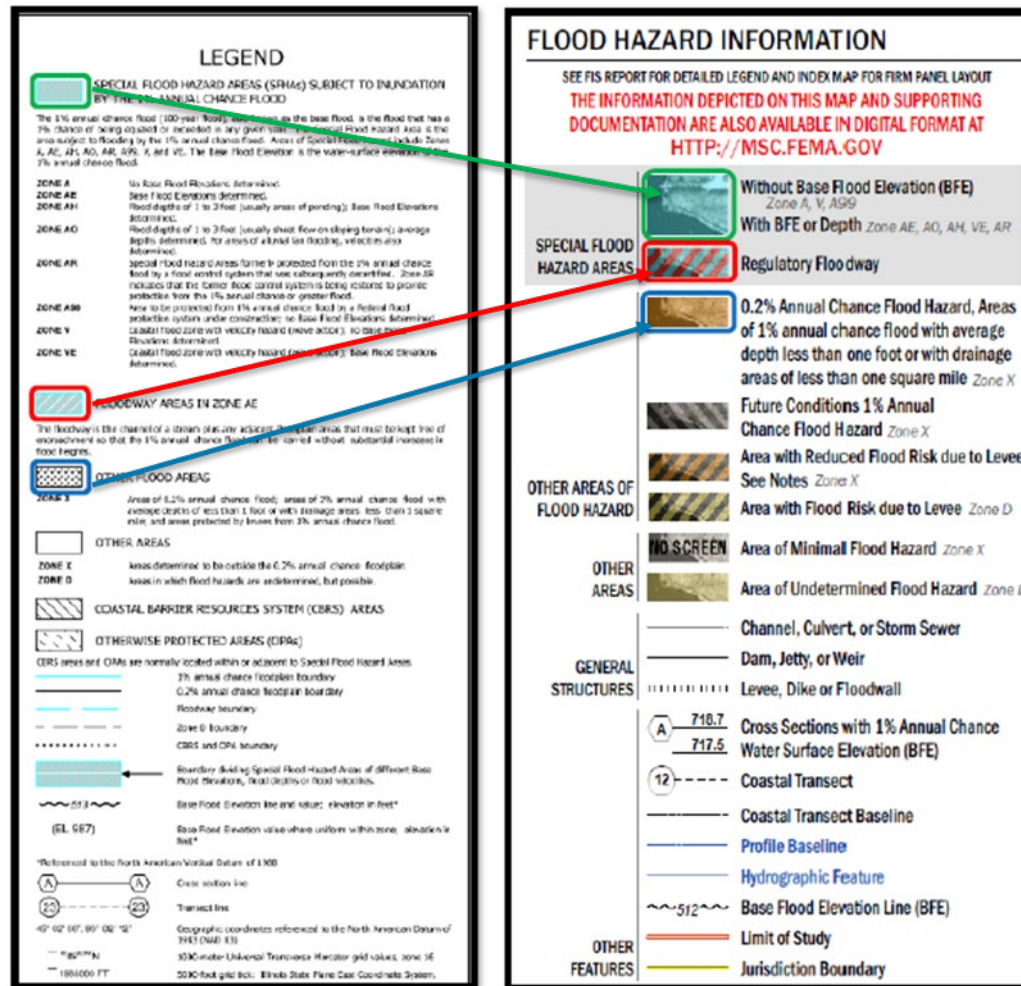
**Current**  
Effective map



**New**  
Preliminary map



# Changes to Flood Hazard Area Symbology



# Project History

## Nippersink Creek Watershed

**2012 & 2014** - Watershed Discovery Meetings

**2017 to 2019** - Community Meetings

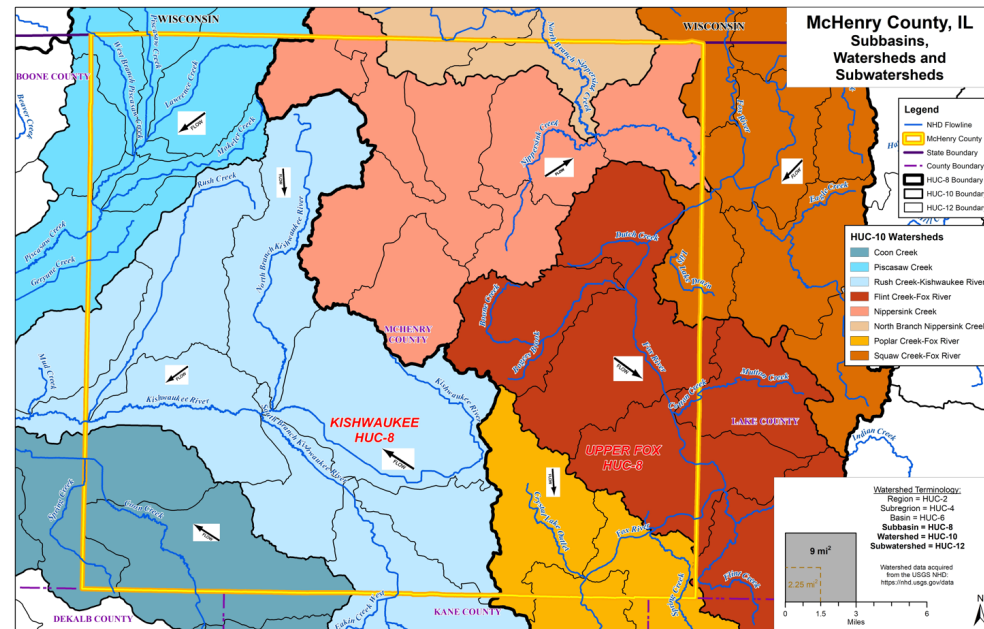
**2019 & 2023** - Flood Risk Review (FRR) Meetings for draft Zone AE and Zone A floodplains

**2023 & 2024** - Preliminary Products produced - (Flood Insurance Rate Map, Report, and Database)

**August 21, 2024** - Preliminary Products mailed to community officials

**October 24, 2024** - Community Officials Meeting

**Today** – Public Open House



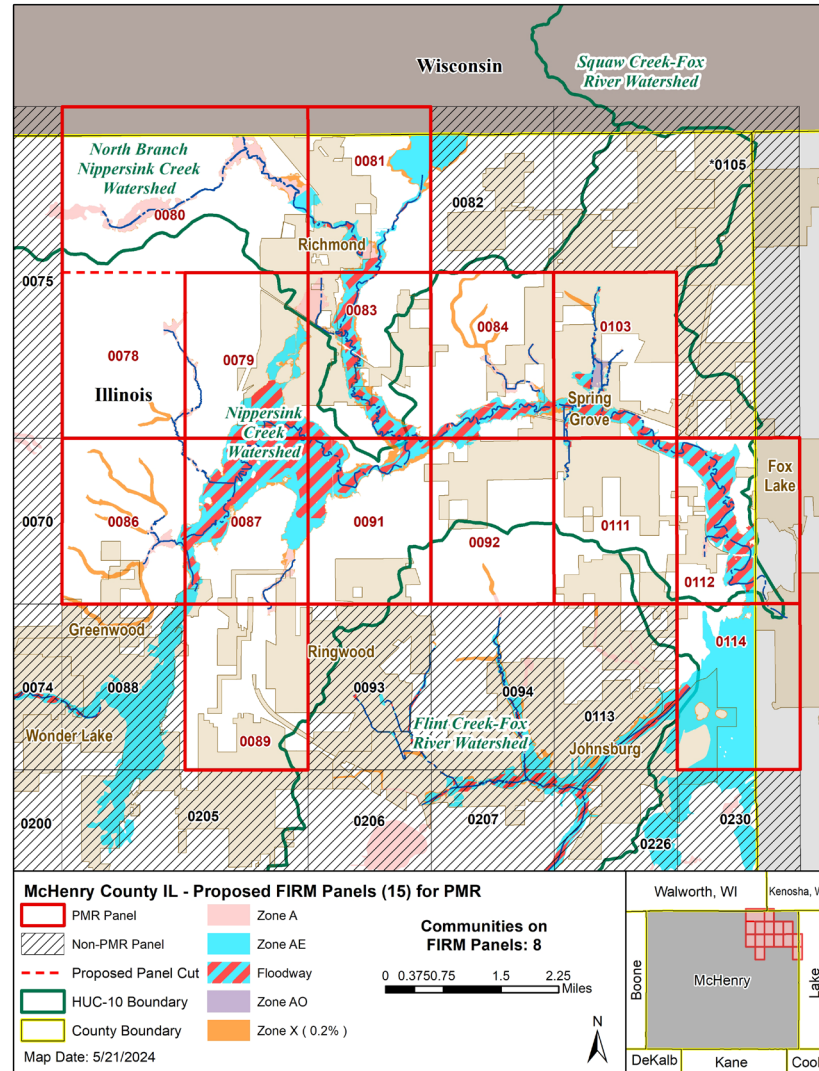
# What is a Physical Map Revision (PMR)?

- A **Physical Map Revision (PMR)** is an action whereby one or more map panels in a county is physically revised and republished.
- A PMR is used to update features impacted by new studies, such as:
  - Flood risk zones
  - Floodplains
  - Floodway delineations
  - Flood elevations
- Portions of McHenry County are impacted by the Nippersink Creek Watershed project, so a PMR is necessary to update your current maps.



# Panel Layout McHenry County Physical Map Revision Preliminary FIRM

- 15 Revised FIRM Panels
- New panel 0078 (split from panel 0080)
- Revised panels end with suffix **K**



# Which Panel is Your Community On?

<b>Community</b>	<b>Located on FIRM Panel(s)</b>	
Fox Lake, Village of	17111C0112K	
Greenwood, Village of	17111C0086K	
Johnsburg, Village of	17111C0111K 17111C0114K	17111C0112K
Richmond, Village of	17111C0079K 17111C0081K 17111C0084K	17111C0080K 17111C0083K
Ringwood, Village of	17111C0087K 17111C0091K	17111C0089K
Spring Grove, Village of	17111C0084K 17111C0092K 17111C0111K	17111C0091K 17111C0103K 17111C0112K

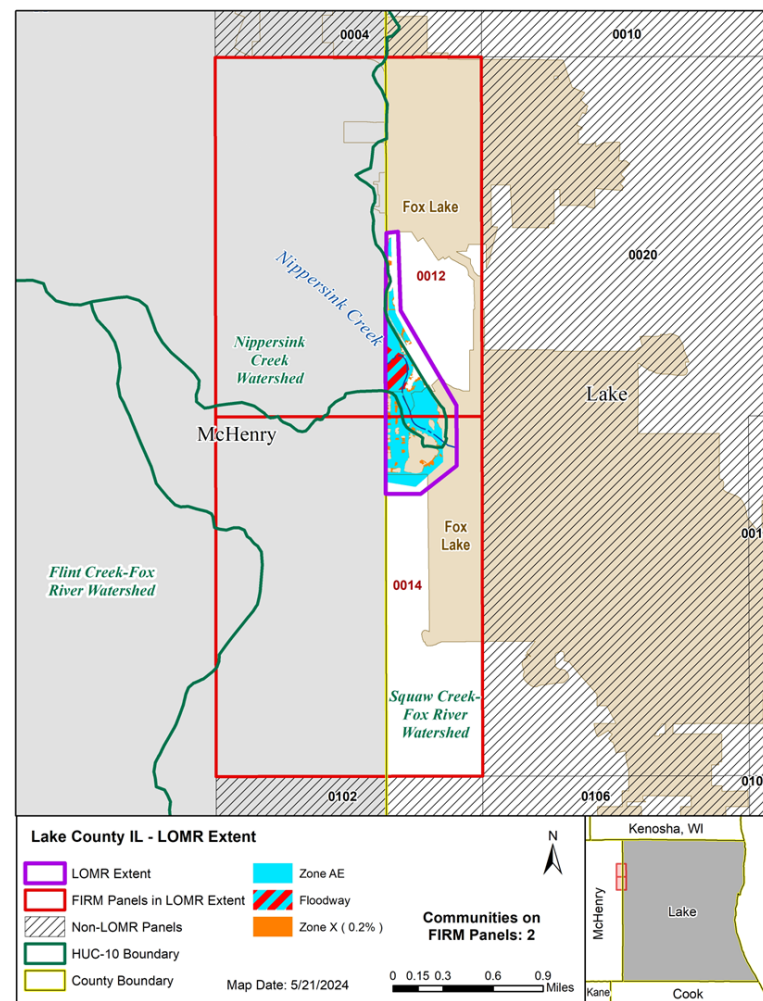


# Which Panel is Your Community On?

Community	Located on FIRM Panel(s)	
Wonder Lake, Village of	17111C0086K 17111C0089K	17111C0087K
McHenry County Unincorporated Areas	17111C0078K 17111C0080K 17111C0083K 17111C0086K 17111C0089K 17111C0092K 17111C0111K 17111C0114K	17111C0079K 17111C0081K 17111C0084K 17111C0087K 17111C0091K 17111C0103K 17111C0112K

# Lake County – Nippersink LOMR Panels & Communities

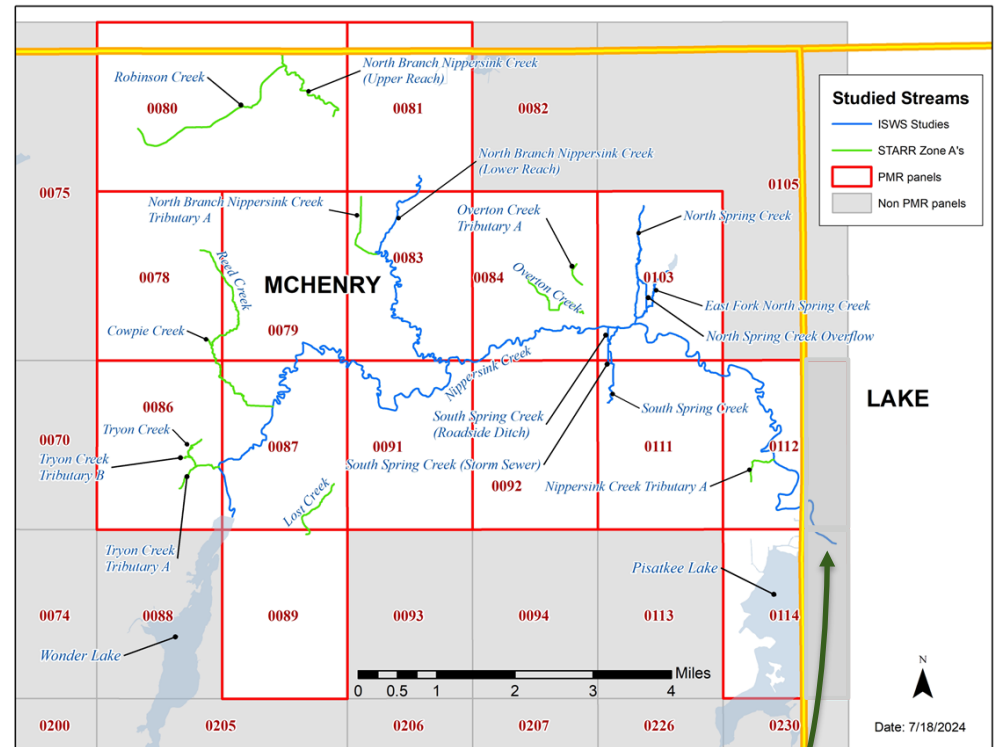
- Downstream portion of the study will be processed as a **Letter of Map Revision (LOMR)**
  - A LOMR is a document that officially revises a portion of the effective map without physically revising and reprinting the entire map panel
- This impacts portions of Lake County and the **Village of Fox Lake**
- Impacts Lake County FIRM panels **0012 & 0014**



# Summary

## ISWS Zone AE with Floodway Studies

- **18.1 miles** of Nippersink Creek
- **5.0 miles** of North Branch Nippersink Creek (Lower Reach)
- **1.2 miles** of South Spring Creek
  - **0.2 miles** of South Spring Creek (Roadside Ditch)
  - **0.2 miles** of South Spring Creek (Storm Sewer)
- **1.0 miles** of East Fork North Spring Creek
- **1.8 miles** of North Spring Creek
  - **0.5 miles** of North Spring Creek Overflow (Zone AO)

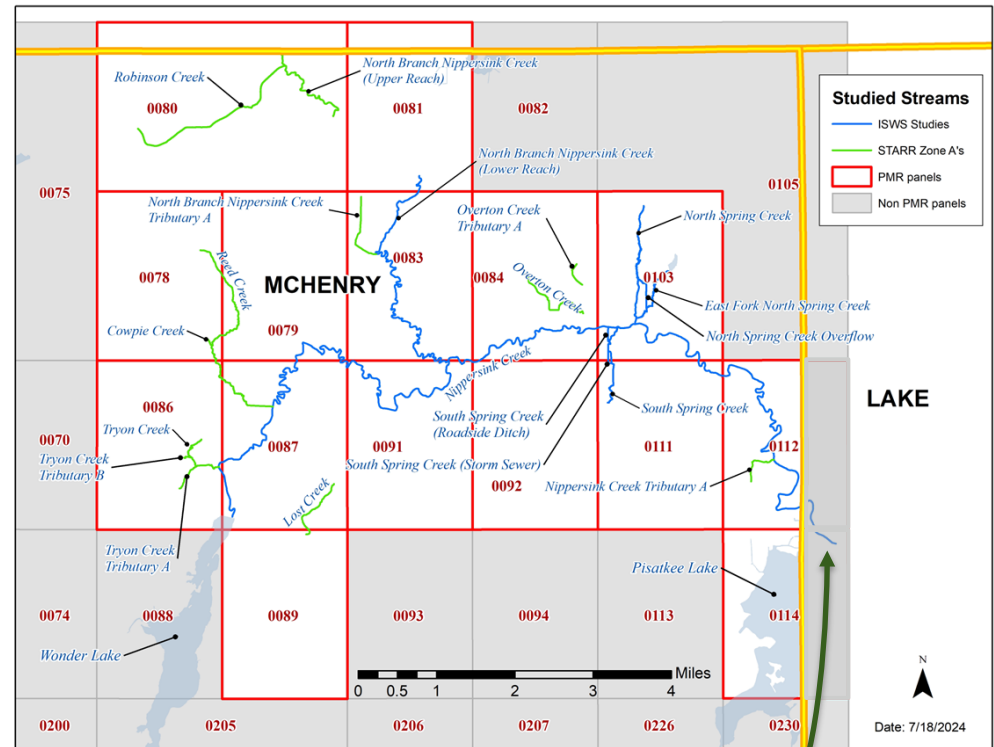


ISWS studies extend into Lake County LOMR areas

# Summary

## Contractor (STARR) Zone A Studies

- **0.1 miles** of Cowpie Creek
- **0.9 miles** of Lost Creek
- **0.6 miles** of Nippersink Creek Tributary A
- **1.7 miles** of North Branch Nippersink Creek (Upper Reach)
- **0.9 miles** of North Branch Nippersink Creek Tributary A

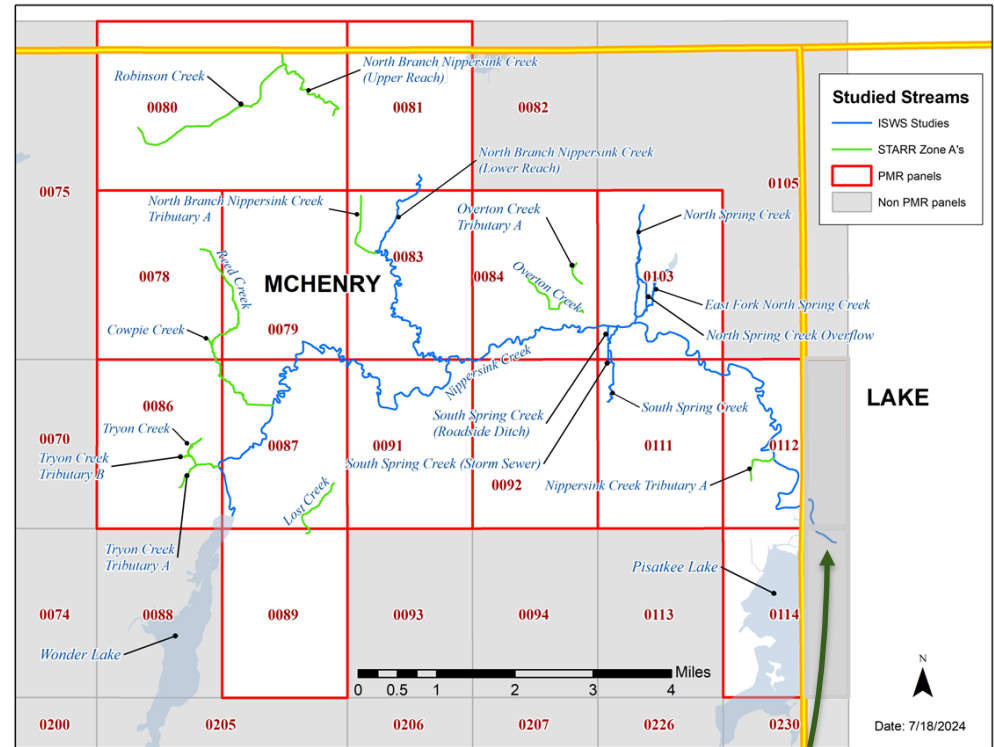


Lake County LOMR areas

# Summary

## Contractor (STARR) Zone A Studies (cont.)

- **1.2 miles** of Overton Creek
  - **0.3 miles** of Overton Creek Tributary A
- **1.8 miles** of Reed Creek
- **0.5 miles** of Robinson Creek
- **0.9 miles** of Tryon Creek
  - **0.4 miles** of Tryon Creek Tributary A
  - **0.1 miles** of Tryon Creek Tributary B



Lake County LOMR areas

# McHenry Co - Residential Structures Impacted by Project

Estimated by Illinois State Water Survey

## McHenry County – Nippersink Physical Map Revision

### Estimated Residential Structure Count

Community	Added to SFHA	Removed from SFHA	No change – Still In SFHA
McHenry County	17	39	286
Village of Fox Lake	0	0	0
Village of Greenwood	0	0	0
Village of Johnsburg	0	0	64
Village of Richmond	1	1	6
Village of Ringwood	0	5	0
Village of Spring Grove	3	1	3
Village of Wonder Lake	0	0	0
<b>TOTAL</b>	<b>21</b>	<b>46</b>	<b>359</b>

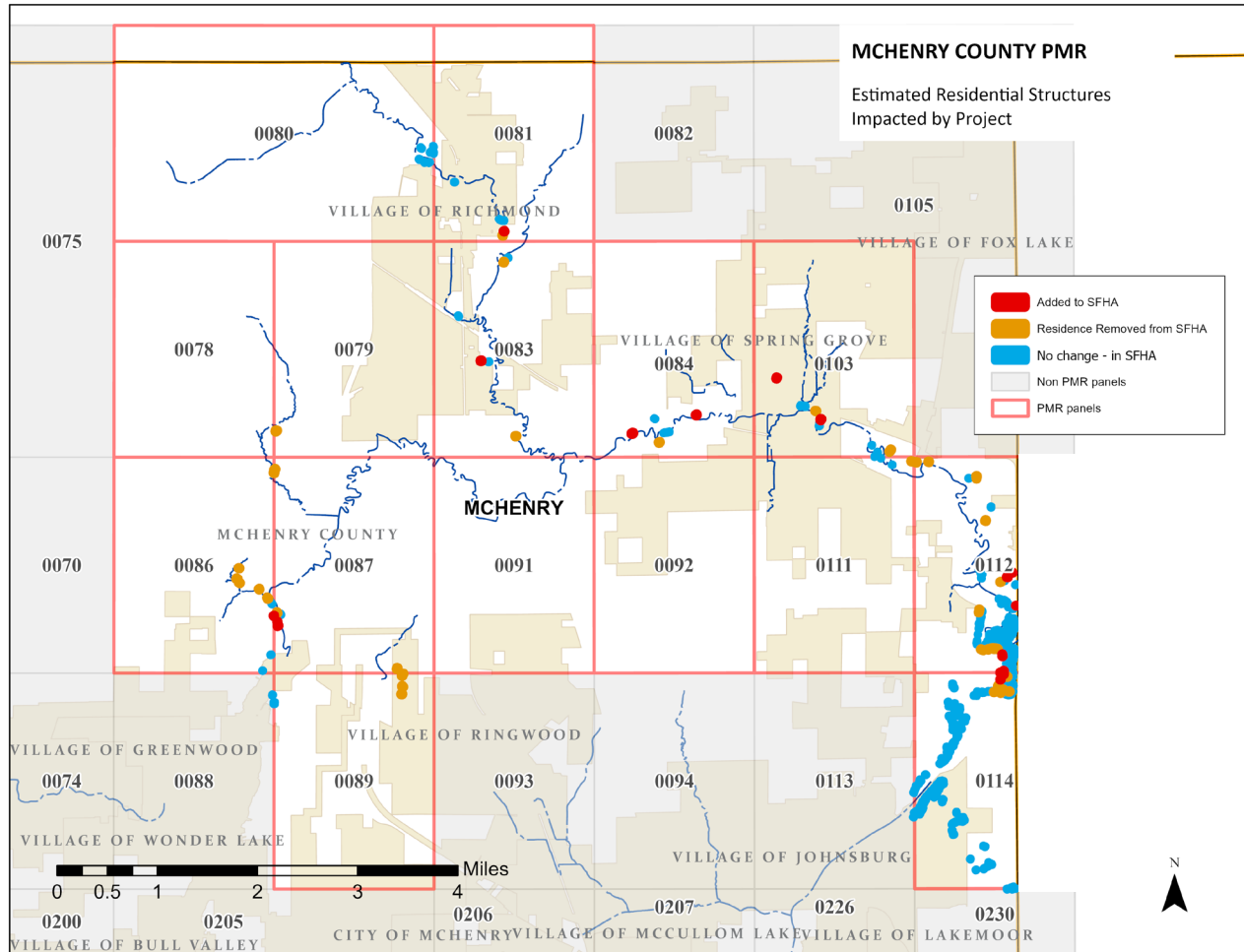


FEMA

**RiskMAP**  
Increasing Resilience Together

# McHenry Co - Residential Structures Impacted by Project

Estimated by Illinois State Water Survey



# Lake Co - Residential Structures Impacted by Project

Estimated by Illinois State Water Survey

## Lake County – Nippersink Letter of Map Revision

### Estimated Residential Structure Count

Community	Added to SFHA	Removed from SFHA	No change - Still In SFHA
Lake County	10	10	36
Village of Fox Lake	1	33	55
<b>TOTAL</b>	<b>11</b>	<b>43</b>	<b>91</b>



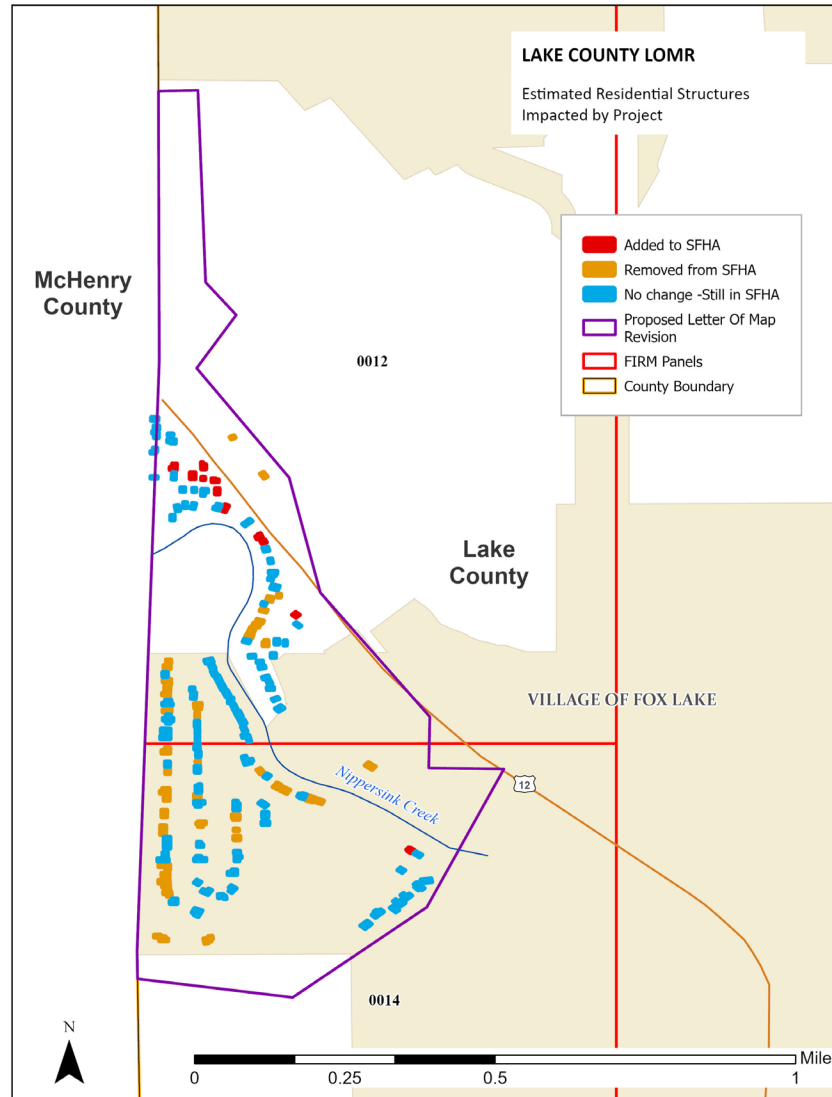
FEMA

**RiskMAP**  
Increasing Resilience Together



# Lake Co - Residential Structures Impacted by Project

Estimated by Illinois State Water Survey



# Letters of Map Change (LOMC)

- Documents (letters) issued by FEMA that Revise (LOMR) or Amend (LOMA) the flood hazard information shown on the FIRM without requiring the panel to be republished.
- All LOMCs (revisions & amendments) on revised panels must be reviewed to determine their disposition against the new maps. The results are categorized on a Summary of Map Actions or “SOMA” list.
- If you have a LOMC for your property and/or structure, staff can review the SOMA list for your case and let you know if your letter will still be valid when the new map becomes effective.

The image displays three FEMA LOMC forms. The top form is a 'Letter of Map Revision Determination Document' for Case No. 08-05-0615A, dated September 24, 2008. The middle form is a 'Letter of Map Amendment Determination Document (Out as Shown)' for Case No. 08-05-0615A, dated August 21, 2008. The bottom form is a 'Letter of Map Amendment Determination Document (Removal)' for Case No. 08-05-0615A, dated August 21, 2008. Each form includes a header with the FEMA logo and agency name, followed by a 'LETTER OF MAP [REVISION/AMENDMENT/REMOVAL] DETERMINATION DOCUMENT' title. The forms contain various fields for community and revision information, project descriptions, and determination details. The bottom form includes a table for 'FLOODING SOURCE - LOCAL FLOODING' with columns for LOT, BLOCK, SECTION, SUBDIVISION, STREET, and FLOOD ZONE, and rows for '18' and '19'. It also includes a 'DETERMINATION' section with 'OUTCOME' and 'REASON FOR REMOVAL' columns.



**WELCOME!** During this Open House, experts are available to help you learn about your home's flood risk and what the updated maps mean for you.

**There is no formal presentation**

**Visit these stations to speak with experts on these topics**

### **Preliminary Map Updates**

Review your property on the updated map and understand the flood zone changes and process

### **Letters of Map Change (LOMC)**

Speak with a representative about Letters of Map Amendment (LOMA) check status or learn more

### **Floodplain Regulations**

Learn about building requirements in the Special Flood Hazard Area (SFHA)

### **Flood Insurance**

Understand flood insurance options and resources



# National Flood Insurance Program

## ▪ Goals

- Reduce the loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Maintain the natural and beneficial functions of the floodplains



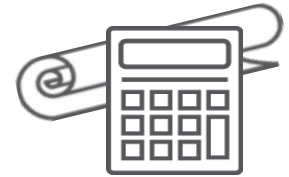
## ▪ Partnership

- Federal – Risk identification (map production), regulation, and flood insurance coverage
- State – Establishing building protection standards and providing technical assistance
- Local – Adopt and enforce regulations, permit and inspect construction, public outreach



# Quick Facts about Flood Insurance

- Everyone has a level of flood risk.
- Flood damage is not covered by homeowners insurance.
- You can buy flood insurance no matter your flood risk.
- If you purchase flood insurance within 12-months of the new maps becoming effective, you may be eligible for the Newly Mapped Discount.
- Flood insurance is easy to get.
- You can buy flood insurance through licensed property insurance agents; call yours today.
- Contents coverage is available.
- There is usually a 30-day waiting period before coverage goes into effect.



# Moving From Lower Risk to Higher Risk: What Does This Mean for Me?

## ➤ If your risk is going up...

- You may need to have flood insurance if you have a federally backed loan.
- Even if you do not have a federally backed loan, you are strongly advised to have flood insurance.
- You may be eligible for cost savings through the Newly Mapped Discount.

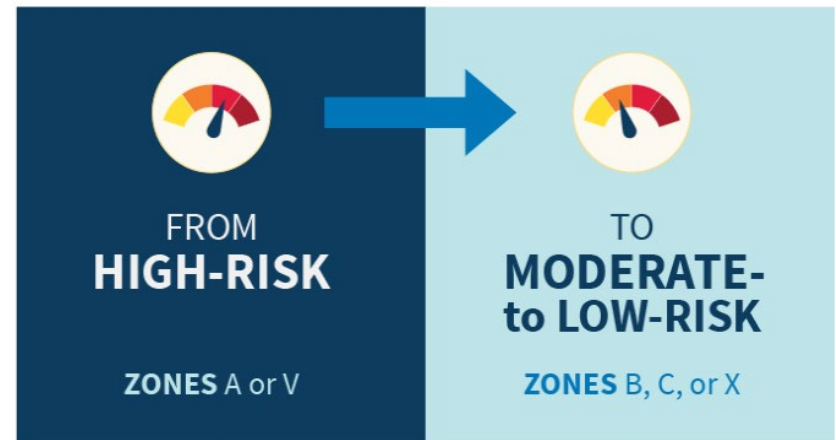


# Moving From Higher Risk to Lower Risk: What Does This Mean for Me?

## ➤ If your risk is going down...

- You are no longer required to buy flood insurance if you have a federally backed loan.
- Low risk does not mean no risk.

More than 40% of all flood insurance claims occur **OUTSIDE** of the 1%-annual-chance floodplain.



A map change itself no longer directly affects premiums. Policyholders will likely not see a change in their premium based on just the map change.

# No Change/Not in Flood Zone: What Does This Mean for Me?

Flood insurance is available to ANYONE in the community. Rates are cheaper in low/moderate risk areas

- Talk to your insurance agent

Floods have and will occur, a line on the map won't stop it.

Not much water can cause a lot of damage! And is not typically covered under homeowners insurance

A small amount of water can cause **\$25,000** of damage to your home.



**Remember – low risk does not mean no risk**



# Benefits of Flood Insurance vs. Disaster Assistance

## Flood Insurance

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the president.
- More than 40% of NFIP claims come from outside of mapped Special Flood Hazard Areas.
- There is no payback requirement.

## Disaster Assistance

- Most forms of federal disaster assistance require a presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.

# How to Find Your Flood Map

## For Effective Maps:

Visit the FEMA Flood Map Service Center (MSC)  
[msc.fema.gov](https://msc.fema.gov)

## For Preliminary Maps:


Visit FEMA Flood Map Changes Viewer (FMCV)  
[msc.fema.gov/fmcv](https://msc.fema.gov/fmcv)

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [?](#)

**Enter an address, a place, or longitude/latitude coordinates:**

Looking for more than just a current flood map?  
Visit [Search All Products](#) to access the full range of flood risk products for your community.



**About Flood Map Service Center**

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#)

FEMA's National Flood Hazard Layer (NFHL) Viewer with Web AppBuilder for ArcGIS

Find address or place

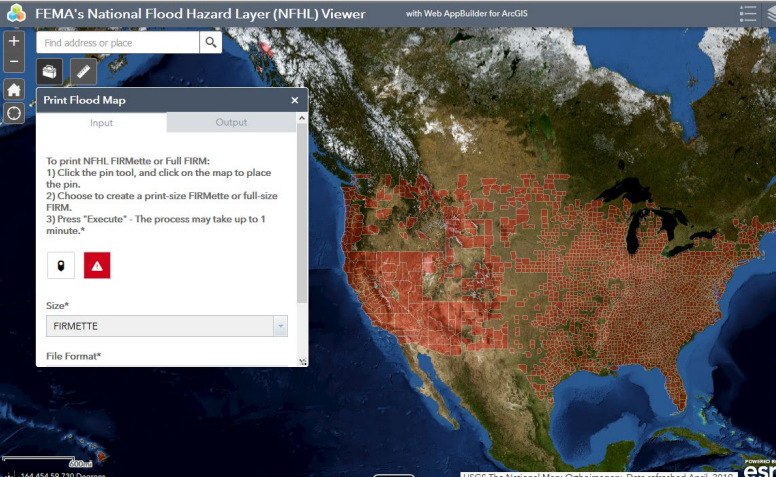
**Print Flood Map**

Input Output

To print NFHL FIRMette or Full FIRM:  
1) Click the pin tool, and click on the map to place the pin.  
2) Choose to create a print-size FIRMette or full-size FIRM.  
3) Press "Execute" - The process may take up to 1 minute.

Size\*  
FIRMETTE

File Format\*



USGS The National Map: Orthoimagery. Data refreshed April, 2018. esri

# For Questions & Additional Resources

## FLOOD MAPPING

FEMA Preliminary Map Products:

[www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata)

FEMA Mapping and Insurance eXchange (FMIX):

General mapping questions, NFIP rules & regulations, etc.

[www.floodmaps.fema.gov/fhm/fmx\\_main.html](http://www.floodmaps.fema.gov/fhm/fmx_main.html) or 1-877-FEMA-MAP (1-877-336-2627)

FEMA Flood Map Service Center (MSC):

Self-service information & FAQs.

[msc.fema.gov](http://msc.fema.gov)

## FLOOD INSURANCE

National Flood Insurance Program (NFIP) Help Center : 1-800-427-4661

Risk Rating 2.0: <https://www.fema.gov/flood-insurance/risk-rating>



# Understanding Flood Risk



FEMA

**RiskMAP**  
Increasing Resilience Together

**WELCOME!** During this Open House, experts are available to help you learn about your home's flood risk and what the updated maps mean for you.

**There is no formal presentation**

**Visit these stations to speak with experts on these topics**

### **Preliminary Map Updates**

Review your property on the updated map and understand the flood zone changes and process

### **Letters of Map Change (LOMC)**

Speak with a representative about Letters of Map Amendment (LOMA) check status or learn more

### **Floodplain Regulations**

Learn about building requirements in the Special Flood Hazard Area (SFHA)

### **Flood Insurance**

Understand flood insurance options and resources

